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Substitute for form 1449-PTO				Complete if Known	
<p align="center">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p align="center">(Use as many sheets as necessary)</p>				Application Number	10/696,743
				Filing Date	October 27, 2003
				First Named Inventor	Cheryl Phillips
				Art Unit	3627
				Examiner Name	Ramsey Refai
Sheet	1	of	4	Attorney Docket Number	34250-1102

U. S. PATENTS				
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /R/R./ (01/20/2009)				
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U. S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.[†]	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and-or country where published.	T[‡]		
		Disclosure Under 37 CFR § 1.56 dated January 7, 2009, filed for Serial No. 10/696,743. NACHA-ARC, VOSE, MARK, 3 pages, 2002. Downloaded on 30 August 2008 from http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf			
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